### Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 1 of 45

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Maria First name  G Middle name	First name  Middle name	
	Bring your picture identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you hav	re		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2268		

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 2 of 45

Case number (if known)

Debtor 1 Maria G Lopez

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 2053 N. Laramie Ave Apt #1 Chicago, IL 60639 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Check one: Why you are choosing Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Entered 04/18/16 06:32:58
Page 3 of 45 Case 16-13039 Doc 1 Filed 04/18/16 Desc Main

Document Case number (if known) Debtor 1 Maria G Lopez

Par	Tell the Court About	our Ban	kruptcy Ca	ase			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropria	11 U.S.C. § 342(b) for Individuals Filing te box.	for Bankruptcy
	choosing to file under	Chapter 7					
		☐ Chap	oter 11				
		☐ Chap					
		☐ Chap					
В.	How you will pay the fee	ab or	out how yo	ou may pay. Typi attorney is subm	cally, if you are paying the fee y	ck with the clerk's office in your local cou ourself, you may pay with cash, cashier's nalf, your attorney may pay with a credit o	check, or money
						ion, sign and attach the Application for In	dividuals to Pay
			•		(Official Form 103A). <b>ved</b> (You may request this optic	on only if you are filing for Chapter 7. By I	aw a judge may
		bu ap	it is not rec oplies to yo	uired to, waive y ur family size and	our fee, and may do so only if you go are unable to pay the fee	our income is less than 150% of the offici in installments). If you choose this option icial Form 103B) and file it with your petiti	al poverty line that , you must fill out
9.	Have you filed for bankruptcy within the last 8 years?	■ No.					
		<b>—</b> 103.	District		When	Case number	
			District		When	0	
			District		When	Case number	
				-			
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.					
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	□ No.	Go to	line 12.			
	residence?	Yes.	Has yo	our landlord obtain	ned an eviction judgment again	st you and do you want to stay in your re	sidence?
				No. Go to line 1	2.		
				Yes. Fill out <i>Init</i> bankruptcy peti		Judgment Against You (Form 101A) and	file it with this
						Judgment Against You (Form 101A)	and

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main

Document Page 4 of 45 Case number (if known) Debtor 1 Maria G Lopez Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs immediate attention? needed, why is it needed?

Number, Street, City, State & Zip Code

### vrm 101 Voluntary Petition for Individuals Filing for Bankruptcy

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main

Debtor 1 Maria G Lopez Document Page 5 of 45 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit

counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 6 of 45 Case number (if known)

Deb	tor 1 Maria G Lopez		Document		Case number (if k	(nown)
Part	6: Answer These Quest	ions for Re	porting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily consur individual primarily for a personal,			in 11 U.S.C. § 101(8) as "incurred by an
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
			Are your debts primarily busines money for a business or investmen			
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you owe th	at are not consumer deb	ots or business de	bbts
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	to line 18.		
	Do you estimate that after any exempt property is excluded and		I am filing under Chapter 7. Do you are paid that funds will be available			is excluded and administrative expenses
	administrative expenses are paid that funds will		■ No			
	be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19	ıq	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000		☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000
		200-99				
19.	How much do you estimate your assets to be worth?	□ \$100,0	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 m □ \$10,000,001 - \$50 □ \$50,000,001 - \$100 □ \$100,000,001 - \$50	million ) million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
			· · ·			
20.	How much do you estimate your liabilities to be?	□ \$100,0	0,000 01 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 m □ \$10,000,001 - \$50 □ \$50,000,001 - \$100 □ \$100,000,001 - \$50	million ) million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion
Part	:7: Sign Below					
For	you	I have exa	amined this petition, and I declare u	inder penalty of perjury	that the information	on provided is true and correct.
			hosen to file under Chapter 7, I am ates Code. I understand the relief a			ler Chapter 7, 11,12, or 13 of title 11, e to proceed under Chapter 7.
			ney represents me and I did not pa , I have obtained and read the noti			attorney to help me fill out this
		I request i	relief in accordance with the chapte	er of title 11, United State	es Code, specified	d in this petition.
			y case can result in fines up to \$25			operty by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341, 1519,
		Maria G Signature	Lopez of Debtor 1	Signa	ture of Debtor 2	
		Executed	on <b>April 17, 2016</b> MM / DD / YYYY	Execu	uted on MM / DI	D/YYYY

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 7 of 45

Debtor 1 Maria G Lopez Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

		Date	April 17, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Richard S.	Bass		
Printed name			
Law Office	of Richard S. Bass		
Firm name			
2021 Miod	west Rd		
Suite #200			
Oak Brook	, IL 60523		
Number, Street,	City, State & ZIP Code		
Contact phone	630-953-8655	Email address	rbass@corpoffices.com
6189009			
Bar number & St	ate		

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main

		1700.11111		
Fill in this informa	ation to identify your	case:		
Debtor 1	Maria G Lopez			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Banl	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

•			
Par	1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	52,401.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	52,401.00
Par	2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	38,000.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	26,171.00
	Your total liabilities	\$	64,171.00
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,861.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,720.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Case 16-13039 Document

Page 9 of 45
Case number (if known) Debtor 1 Maria G Lopez

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

5,260.00 \$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main

See instructions   See instructions   See instructions		Ou.	36 10 10000	Document Document	Page 10 of 45	710 00:02:00	30 Main
Debtor 2   Secular Highly   First Name   Micros Name   Last Name	Fill in	this inform	ation to identify your	case and this filing:			
Debtor 2   Signain, If ling)   Frisi Name   Middle Name   Last Name	Debto	or 1					
United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS  Case number	Debto	or 2	First Name	Middle Name	Last Name		
Case number   Check if this is amended filing   Check if this is amended filing   Continued   Co			First Name	Middle Name	Last Name		
Official Form 106A/B  Schedule A/B: Property  12/15  In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you hink it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct Answer every question.  Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Answer every question.  Part 2: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Part 2: Part 3: Describe Your Vehicles  Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  Part 2: Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any weblicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No.   Other information:   No.   No.	United	d States Bar	kruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS		
Official Form 106A/B  Schedule A/B: Property  12/15  In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you hink it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct Answer every question.  Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Answer every question.  Part 2: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Part 2: Part 3: Describe Your Vehicles  Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  Part 2: Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any weblicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No.   Other information:   No.   No.	Cooo	n.,mh a r					
Official Form 106A/B  Schedule A/B: Property  In such category, separately list and describe terms. List an asset only once. If an asset fits in more than one category, list the asset in the category where with it first beat. See a complete and accrube as possible. If two married people are filing together, both are equally responsible for supplying correct which it first beat is a scomplete and accrube as possible. If two married people are filing together, both are equally responsible for supplying correct which it first beat in the property is the asset in the category where a quality responsible for supplying correct which it is a secondary and interest in any vehicle secondary and additional pages, write your name and case number (if known).  Answer every question.  Part I: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in  1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?  Pont 2: Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lesse a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Lesses.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No   Versa	Case	number					
Schedule A/B: Property    Continued   Cont							3
Schedule A/B: Property  neach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you hink it fits beat. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying consistent from the category where you have any legal or equitable interest in any residence, building, land, or other Real Estate You Own or Have an Interest in  1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?    No. Go to Part 2.	Offi.	cial Ear	m 106A/R				
neach category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where yo withink if its beat. Be as complete and accurate as possible. It two married people are filling together, both are equally responsible for supplying conformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer overy question.    Port 15	_						
hink it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct mornation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).  **Rent II** Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an interest in  1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?    No. Go to Part 2.						Para Para Para Para Para Para Para Para	
1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?    No. Go to Part 2.     Yes. Where is the property?   Part 22   Describe Your Vehicles   Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on <i>Schedule G: Executory Contracts and Unexpired Leases</i> .  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles   No   Yes	think it informa	fits best. Be ation. If more	as complete and accura space is needed, attach	ate as possible. If two married peo	ple are filing together, both a	re equally responsible for su	pplying correct
No. Go to Part 2.  Yes. Where is the property?  Part 22 Describe Your Vehicles  Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles  No Yes  3.1 Make: Nissan  Model: Versa Yea: 2012  Approximate mileage: 50000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL (Surrender to creditor)  3.2 Make: Chrysler  Model: Yes: 2014  Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL (Surrender to creditor)  Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL (Surrender to creditor)  Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL (Surrender to creditor)  Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL (Surrender to creditor)  Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639  Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639  Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639  At test or of the debtors and another  Check if this is community property (see instructions)  At test or of the debtors and another  Check if this is community property (see instructions)  \$20,000.00  \$20,000.00  \$20,000.00  \$20,000.00	Part 1	Describe E	ach Residence, Building	g, Land, or Other Real Estate You	Own or Have an Interest In		
No. Go to Part 2:    Yes. Where is the property?	1 Do.	ou own or h	ave any legal or equitable	a interest in any residence, huildin	ag land or similar property?		
Yes. Where is the property?	i. Do ,	you own or m	ave any legal of equitable	e interest in any residence, buildin	ig, land, or similar property:		
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No	_						
Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles    No	ΠY	es. Where is	the property?				
Someone else drives. If you lease a vehicle, also report it on <i>Schedule G: Executory Contracts and Unexpired Leases</i> .  3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles  No Yes  3.1 Make: Nissan Model: Versa Year: 2012 Approximate mileage: 50000 Other information:  Location: 2053 N. Laramie Ave Ap# #1, Chicago IL (Surrender to creditor)  Make: Chrysler Model: Town & Country Year: 2014 Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave App #1, Chicago IL (Surrender to creditor)  Who has an interest in the property? Check one the debtors and another  Who has an interest in the property? Check one the fact that is community property (see instructions)  Who has an interest in the property? Check one the amount of any secured claims or exemptions. Put the amount of any secured claims on Schedule D Creditors Who Have Claims Socured by Property Year: 2014 Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639  Who has an interest in the property? Check one beltor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another  Check if this is community property  \$20,000.00  \$20,000.00  \$20,000.00  \$20,000.00	Part 2	Describe Y	our Vehicles				
Model: Versa Year: 2012 Approximate mileage: 50000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL (Surrender to creditor)  Make: Chrysler Model: Town & Country Year: 2014 Approximate mileage: 15000 Other information:    Check if this is community property (see instructions)   Debtor 1 only   Debtor 2 only   Other information:   Other informat							
Model: Versa Year: 2012  Approximate mileage: 50000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL Gurrent mileage: 15000 Other information:  Model: Town & Country Year: 2014 Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL Gurrent volue of the debtors and another  Who has an interest in the property? Check one Debtor 1 only Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Creditors Who Have Claims Secured by Property  Current value of the entire property? Check one Debtor 1 only Creditors Who Have Claims or exemptions. Put the amount of any secured claims or exemptions. Put the amou	3.1	Make: N	lissan	Who has an interest in	the property? Check one		
Approximate mileage: 50000 Other information:		Model: V	ersa	Debtor 1 only			
Other information:    At least one of the debtors and another		_		_ ′			
Location: 2053 N. Laramie Ave Apt #1, Chicago IL (Surrender to creditor)  3.2 Make: Chrysler Model: Town & Country Year: 2014 Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639  4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories				Boblot 1 and Boblot	•	entire property?	portion you own?
Apt #1, Chicago IL (Surrender to creditor)    Check if this is community property (see instructions)   \$10,000.00   \$10,000.00	1				eptors and another		
Model: Town & Country Year: 2014 Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639  Check if this is community property (see instructions)  Model: Town & Country Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 2 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Current value of the entire property? Portion you own?  Current value of the entire property? See instructions  Current value of the entire property? See instructions  At least one of the debtors and another  Current value of the entire property? See instruction you own?  Secured by Property Current value of the entire property? See instruction you own?  Secured by Property Secured by Property Current value of the entire property? See instruction you own?  Secured by Property Current value of the entire property? See instruction you own?  Secured by Property Current value of the entire property? See instruction you own?  Secured by Property Current value of the entire property? Secured by Property		Apt #1, Cl		er to	nmunity property	\$10,000.00	\$10,000.00
Model: Town & Country Year: 2014 Approximate mileage: 15000 Other information:  Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639  Check if this is community property (see instructions)  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another  Current value of the entire property? Current value of the entire property?  Current value of the entire property?  Secured by Property Current value of the entire property?  Current value of the entire property?  Secured by Property Secured by Proper	32	Make: C	hrvsler	Who has an intercet in	the property? Check and	Do not deduct secured cla	aims or exemptions. Put
Year: 2014	5.2	-			the property: Check one		
Approximate mileage: 15000							
Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639  Check if this is community property (see instructions)  4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories		Approximate	mileage: 15		2 only		
Apt #1, Chicago IL 60639  Check if this is community property  (see instructions)  4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	ı				ebtors and another		
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories				☐ Check if this is com	munity property	\$20,000.00	\$20,000.00
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories							
	Exa	mples: Boats	s, trailers, motors, pers	onal watercraft, fishing vessels,	snowmobiles, motorcycle a	ccessories	
■ NO	<b>.</b>	do.					
■ No □ Yes							

Schedule A/B: Property

Official Form 106A/B

page 1

Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Case 16-13039 Page 11 of 45
Case number (if known) Document Maria G Lopez

<ul> <li>Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or other collections, memorabilia, collectibles</li> <li>■ No</li> <li>□ Yes. Describe</li> </ul>	
Do you own or have any legal or equitable interest in any of the following items?  6. Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware  No  Yes. Describe  Misc used household goods and furnishing  7. Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music colle including cell phones, cameras, media players, games  No  Yes. Describe  Misc used common electronics, tv & misc  8. Collectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or other collections, memorabilia, collectibles  No  Yes. Describe  9. Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and musical instruments  No  Yes. Describe	
Examples: Major appliances, furniture, linens, china, kitchenware    No	Current value of the portion you own?  Do not deduct secured claims or exemptions.
<ul> <li>7. Electronics  Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music colle including cell phones, cameras, media players, games  No  Yes. Describe  Misc used common electronics, tv &amp; misc   8. Collectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or other collections, memorabilia, collectibles  No  Yes. Describe  9. Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and musical instruments  No  Yes. Describe</li> </ul>	sume of otomptone.
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music colle including cell phones, cameras, media players, games  No Yes. Describe  Misc used common electronics, tv & misc  Rollectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or other collections, memorabilia, collectibles  No Yes. Describe  Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and musical instruments  No Yes. Describe  Yes. Describe	\$1,000.00
<ul> <li>8. Collectibles of value  Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or other collections, memorabilia, collectibles  No  Yes. Describe</li> <li>9. Equipment for sports and hobbies  Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and musical instruments  No  Yes. Describe</li> </ul>	ections; electronic devices
<ul> <li>Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or other collections, memorabilia, collectibles</li> <li>No</li> <li>Yes. Describe</li> <li>Equipment for sports and hobbies</li> <li>Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and musical instruments</li> <li>No</li> <li>Yes. Describe</li> </ul>	\$300.00
Misc used recreational items	
	\$100.00
<ul> <li>10. Firearms</li></ul>	
Misc used personal clothing	\$400.00
<ul> <li>12. Jewelry         <ul> <li>Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold</li> <li>□ No</li> <li>■ Yes. Describe</li> </ul> </li> </ul>	d, silver
Misc used non-collectible & costume jewelry	\$300.00
13. Non-farm animals	

Examples: Dogs, cats, birds, horses

■ No

Debtor 1

Debto		Case 16-1303 Iaria G Lopez	39 Doc 1	Filed 04/18/16 Document	Entered 04/18/16 06:32:58 Page 12 of 45 Case number (if known)	Desc Main
		•				
		scribe				
_	<b>ny other</b> No	personal and hou	sehold items you	ı did not already list, i	ncluding any health aids you did not list	
_		ve specific informati	on			
				om Part 3, including a	ny entries for pages you have attached	\$2,100.00
Part 4	Descri	be Your Financial As	sets			
Do yo	ou own o	or have any legal o	r equitable inter	est in any of the follow	ring?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examples No			our home, in a safe depo	osit box, and on hand when you file your petiti	on
17. <b>D</b> e	eposits o	of money : Checking, savings	s, or other financia		of deposit; shares in credit unions, brokerage l	houses, and other similar
_	No Yes			Institution r	name:	
		17	1. Checking	Chase Ba	ank	\$300.00
		17.	The Officering			
_E		utual funds, or pub Bond funds, inves		ks th brokerage firms, mor	ney market accounts	
_	140		Institution or is	suer name:		
	Yes					
jc	on-public	cly traded stock a	nd interests in in	corporated and uninc	orporated businesses, including an interes	et in an LLC, partnership, and
jo ■	on-public oint vent	cly traded stock and ure			orporated businesses, including an interes % of ownership:	st in an LLC, partnership, and
j¢ ■ □ 20. <b>G</b> ¢	on-public oint vent No Yes. Giv overnme Negotiable Non-nego	cly traded stock and ure  ye specific information in the stand corporate in the struments included.	on about them Name of entity: bonds and other le personal check	negotiable and non-nes, cashiers' checks, pro		st in an LLC, partnership, and
jo ■ □ 20. <b>G</b> o ∧ ∧	on-public oint vent No Yes. Giv overnme legotiable lon-nego No	cly traded stock and ure  ve specific information of the composite of the	on about them Name of entity: bonds and other de personal check are those you can	negotiable and non-nes, cashiers' checks, pro	% of ownership: egotiable instruments missory notes, and money orders.	st in an LLC, partnership, and
j¢ □ 20. <b>G</b> Λ Λ Λ □ 21. <b>R</b> €	on-public oint vent No Yes. Given overnme Negotiable Non-nego No Yes. Given etiremen Examples No	cly traded stock and ure  we specific information of the instruments including the instruments are specific information. It or pension accompanies in IRA, Electrical of the instruments are specific information.	on about them Name of entity: bonds and other le personal check lire those you cann on about them lessuer name: unts RISA, Keogh, 40	negotiable and non-nos, cashiers' checks, pro	% of ownership: egotiable instruments missory notes, and money orders.	
j¢ □ 20. <b>G</b> Λ Λ Λ □ 21. <b>R</b> €	on-public oint vent No Yes. Given overnme Negotiable Non-nego No Yes. Given etiremen Examples No	cly traded stock and ure  we specific information of the composition o	on about them Name of entity: bonds and other le personal check lire those you cann on about them lessuer name: unts RISA, Keogh, 40	negotiable and non-nos, cashiers' checks, pro	% of ownership:  egotiable instruments missory notes, and money orders. by signing or delivering them.  gs accounts, or other pension or profit-sharing	
j¢ □ 20. <b>G</b> Λ Λ Λ □ 21. <b>R</b> €	on-public oint vent No Yes. Given overnme Negotiable Non-nego No Yes. Given etiremen Examples No	cly traded stock and ure  we specific information of the composition o	on about them Name of entity: bonds and other de personal check are those you cann on about them dessuer name: unts RISA, Keogh, 40°	negotiable and non-nones, cashiers' checks, proposed transfer to someone (k), 403(b), thrift saving	% of ownership:  egotiable instruments missory notes, and money orders. by signing or delivering them.  gs accounts, or other pension or profit-sharing	
jc	on-public oint vents No Yes. Givents Overnme Vegotiable Von-nego No Yes. Givents Examples No Yes. List Cour share	cly traded stock and ure  ye specific information of the s	on about them Name of entity: bonds and other de personal check are those you cannot on about them dessuer name: unts RISA, Keogh, 40° arately. De of account:  byments contact the c	negotiable and non-nones, cashiers' checks, pronot transfer to someone  (k), 403(b), thrift saving Institution remployed de so that you may con	% of ownership:  egotiable instruments missory notes, and money orders. by signing or delivering them.  gs accounts, or other pension or profit-sharing mame:	plans \$20,000.00

Official Form 106A/B Schedule A/B: Property page 3

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Page 13 of 45

Case number (if known) Document Debtor 1 Maria G Lopez 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance □ No Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: **Employer Term Policy** \$1.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

■ No

Schedule A/B: Property

Examples: Accidents, employment disputes, insurance claims, or rights to sue

	Case 16-13039	Doc 1	Filed 04/18/16	Entered 0	4/18/16 06:32:58	Desc Main
Debt	or 1 Maria G Lopez		Document	Page 14 01	45 Case number (if known)	
	Yes. Describe each claim					
34. <b>O</b>	ther contingent and unliquidate	ed claims of e	every nature, includin	g counterclaims o	of the debtor and rights to	set off claims
_	No					
Ц	Yes. Describe each claim					
	ny financial assets you did not	already list				
	No Yes. Give specific information					
	res. Give specific information					
	Add the dollar value of all of yo or Part 4. Write that number he					\$20,301.00
Part 5	: Describe Any Business-Related	Property You (	Own or Have an Interest	n. List any real esta	ite in Part 1.	
37. <b>D</b> o	you own or have any legal or equit	table interest in	n any business-related p	roperty?		
	lo. Go to Part 6.					
	es. Go to line 38.					
Part 6	Describe Any Farm- and Comme If you own or have an interest in fa			n or Have an Interes	et In.	
46. <b>D</b>	o you own or have any legal or	equitable int	erest in any farm- or o	commercial fishin	g-related property?	
ı	No. Go to Part 7.					
[	Yes. Go to line 47.					
Part 7	Describe All Property You C	Own or Have ar	n Interest in That You Dic	Not List Above		
	you have other property of ar					
	<i>xamples:</i> Season tickets, country No	club membei	rsnip			
_	Yes. Give specific information					
	·				Ī	
54.	Add the dollar value of all of yo	ur entries fro	om Part 7. Write that n	umber here		\$0.00
D. 46	Liver Target of Foot Box	(4) to E			•	
Part 8	List the Totals of Each Part of	or this Form				
	Part 1: Total real estate, line 2					\$0.00
	Part 2: Total vehicles, line 5			\$30,000.00		
	Part 4: Total personal and hous		line 15	\$2,100.00		
	Part 4: Total financial assets, li Part 5: Total business-related p		45	\$20,301.00 \$0.00		
	Part 6: Total farm- and fishing-r			\$0.00		
	Part 7: Total other property not			\$0.00		
	Fotal personal property. Add lin			\$52,401.00	Copy personal property to	otal <b>\$52,401.00</b>
63.	Fotal of all property on Schedu	le A/B. Add lii	ne 55 + line 62			\$52,401.00

Official Form 106A/B Schedule A/B: Property page 5

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main

		17/7/11111	<u> </u>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Maria G Lopez			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exem	ptions are	you claiming?	Check one only	, even if	your spouse is	filing with	vou.
----	-------------------	------------	---------------	----------------	-----------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2012 Nissan Versa 50000 miles Location: 2053 N. Laramie Ave Apt	\$10,000.00		\$0.00	735 ILCS 5/12-1001(b)
#1, Chicago IL (Surrender to creditor) Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2014 Chrysler Town & Country 15000 miles	\$20,000.00		\$2,400.00	735 ILCS 5/12-1001(c)
Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639 Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Misc used household goods and furnishing	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Misc used common electronics, tv & misc	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Misc used recreational items Line from Schedule A/B: 9.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/D. 9.1			100% of fair market value, up to any applicable statutory limit	

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 16 of 45

Case number (if known)

	Illaria o Lopez				
	Brief description of the property and Schedule A/B that lists this property	line on Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Misc used personal clothing Line from Schedule A/B: 11.1	\$400.00		\$400.00	735 ILCS 5/12-1001(a)
	Line from Genedule Av.B. 1111			100% of fair market value, up to any applicable statutory limit	
	Misc used non-collectible & c	sostume \$300.00		\$300.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 12.1			100% of fair market value, up to any applicable statutory limit	
	Checking: Chase Bank Line from Schedule A/B: 17.1	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
	Line IIom Schedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit	
	Employer Pension Retiremen	t Plan \$20,000.00		\$20,000.00	735 ILCS 5/12-1006
	Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
	Employer Term Policy Line from Schedule A/B: 31.1	\$1.00		\$1.00	735 ILCS 5/12-1001(f)
	Ellic Holli Gohedule /v.B. Gill			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead ex (Subject to adjustment on 4/01/19 a			led on or after the date of adjustme	nt.)
	■ No			•	,
	☐ Yes. Did you acquire the prop	erty covered by the exemption w	ithin 1	,215 days before you filed this case	?
	□ No				
	☐ Yes				

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main

		Document F	Page 17 (	of 45		
Fill in this informa	ation to identify yoι					
Debtor 1	Maria G Lopez					
Debior 1	First Name	Middle Name L	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT OF ILLIN	IOIS			
Officed States Barri	Kiupicy Court for the	NORTHERN DIOTRIOT OF ILLIN				
Case number						
(if known)					☐ Check	if this is an
					ameno	led filing
000 - 15	4000					
Official Form	<u>106D</u>					
Schedule [	D: Creditors	Who Have Claims So	ecured	by Property	V	12/15
				<u> </u>		
		If two married people are filing together, out, number the entries, and attach it to				
number (if known).		,			pg	
1. Do any creditors h	ave claims secured by	y your property?				
□ No. Check t	this box and submit t	his form to the court with your other so	hedules. You	have nothing else t	o report on this form.	
Vec Fill in a	all of the information	helow		· ·	·	
		below.				
Part 1: List All	Secured Claims			Column A	Column B	Column C
		more than one secured claim, list the creditors in				
		a particular claim, list the other creditors in cal order according to the creditor's name.	Paπ 2. As	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	·	· ·		value of collateral.	claim	if any
	cial Services	Describe the property that secures the		\$24,000.00	\$20,000.00	\$4,000.00
Creditor's Name		2014 Chrysler Town & Country	у			
		15000 miles	- 4			
	ruptcy Dept	Location: 2053 N. Laramie Ave	∌ Apt			
PO BOX 3		As of the date you file, the claim is: Che	 eck all that			
Bloomingto		apply.				
55438-0902		☐ Contingent				
Number, Street, 0	City, State & Zip Code	Unliquidated				
Who owes the deb	t2 Chack and	☐ Disputed  Nature of lien. Check all that apply.				
_	r Check one.	_				
Debtor 1 only		An agreement you made (such as mo car loan)	rtgage or secur	ea		
Debtor 2 only		_				
Debtor 1 and Deb		☐ Statutory lien (such as tax lien, mecha	ınic's lien)			
_	e debtors and another	☐ Judgment lien from a lawsuit	urahaaa Ma	anau Caauritu		
Check if this clair community deb		Other (including a right to offset)	urchase wic	oney Security		
community dos	•					
Date debt was incur	rred 2014	Last 4 digits of account number	·			
2.2 First Invest	tors Servicing	Describe the property that secures the	claim:	\$14,000.00	\$10,000.00	\$4,000.00
Creditor's Name		2012 Nissan Versa 50000 mile	S			
		Location: 2053 N. Laramie Ave	e Apt			
380 Intersta	ate North	#1, Chicago IL (Surrender to				
Parkway #3	300	As of the date you file, the claim is: Che	a al call that			
RE Bankru	• •	apply.	ack all that			
Atlanta, GA	A 30339	☐ Contingent				
Number, Street, C	City, State & Zip Code	☐ Unliquidated				
MA(II	<b>10</b> at :	Disputed				
Who owes the deb	T. Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mo	rtgage or secur	red		
Debtor 2 only		car loan)				
Debtor 1 and Deb	-	Statutory lien (such as tax lien, mecha	anic's lien)			
_	e debtors and another	Judgment lien from a lawsuit		<u> </u>		
☐ Check if this clai	im relates to a	Other (including a right to offset)	urchase Mo	oney Security		

community debt

# Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 18 of 45

Debtor 1	Maria G Lo	opez			Case number (if know)	
	First Name	Middle Name	Last Name		-	
Date debt	was incurred	2014	Last 4 digits of account number	0001		
						_
Add the	dollar value of	f your entries in Column	A on this page. Write that number h	nere:	\$38,000.0	0
	the last page	•	ollar value totals from all pages.		\$38,000.0	0

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main

			Document	Page 1	9 of 45	_	
FIII	in this inforn	nation to identify your	case:				
Del	otor 1	Maria G Lopez					
	7.01	First Name	Middle Name	Last Name			
Deb	otor 2						
(Spo	use if, filing)	First Name	Middle Name	Last Name			
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS			
Cas	se number						
	own)						Check if this is an
						a	amended filing
	icial Forn						
3c	hedule E	/F: Creditors W	/ho Have Unsecure	ed Claims			12/15
iche iche eft.	edule G: Execu edule D: Credito Attach the Con e and case nun	tory Contracts and Unexpors Who Have Claims Sectinuation Page to this pagner (if known).	that could result in a claim. Also bired Leases (Official Form 1060 cured by Property. If more space ge. If you have no information to	6). Do not include is needed, copy	any creditors with partially the Part you need, fill it out	secured claims , number the er	s that are listed in ntries in the boxes on the
		I of Your PRIORITY Ur					
1.	•	rs have priority unsecure	d claims against you?				
	No. Go to P	art 2.					
	☐ Yes.						
Par	t 2: List Al	I of Your NONPRIORIT	Y Unsecured Claims				
3.	Do any credito	rs have nonpriority unse	cured claims against you?				
	☐ No. You hav	ve nothing to report in this p	part. Submit this form to the court v	with your other sch	edules.		
	Yes.			·			
	unsecured clair	n, list the creditor separatel	aims in the alphabetical order of y for each claim. For each claim list the other creditors in Part 3.If y	sted, identify what	type of claim it is. Do not list of	claims already in	cluded in Part 1. If more
	Tart Z.						Total claim
4.1	Caine &	Wainer	Loct 4 digito of	account number	0602		\$7,519.00
4.1		Creditor's Name	Last 4 digits of	account number	9602		\$7,519.00
		ris Hill Rd #206	When was the d	lebt incurred?	2015		
	RE Cott	ingham & Butler Ins	surance				_
		NY 14221					
		reet City State Zlp Code	•	ou file, the claim	is: Check all that apply		
	_	rred the debt? Check one.					
	Debtor	1 only	☐ Contingent				
	☐ Debtor	2 only	☐ Unliquidated				
	□ Debtor	1 and Debtor 2 only	☐ Disputed				
	☐ At leas	t one of the debtors and an	other Type of NONPR	IORITY unsecure	d claim:		
	☐ Check	if this claim is for a com	munity	3			
	debt	m subject to offset?			aration agreement or divorce t	that you did not	
	■ No				ng plans, and other similar del	bts	
	☐ Yes		Other. Specif	Collection	on Insurance Claim (A	Accident)	_

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 20 of 45

Debtor 1 Maria G Lopez Case number (if know) 4.2 \$6,450.00 **CBCS Inc** Last 4 digits of account number 4606 Nonpriority Creditor's Name 800 Main St When was the debt incurred? 2014 **RE TQ Logistics** Dubuque, IA 52001 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Insurance Claim ☐ Yes 4.3 **Chase-Slate Card** Last 4 digits of account number 7084 \$6,700.00 Nonpriority Creditor's Name RE: Slate from Chase When was the debt incurred? 2010-15 PO BOX 15123 Wilmington, DE 19850-5123 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Credit Other. Specify 4.4 \$726.00 **Chicago Health Medical Group** Last 4 digits of account number A683 Nonpriority Creditor's Name 2960 Professional Drive When was the debt incurred? 2015 **RE Patient Accts** Springfield, IL 62703-5910 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Medical ☐ Yes

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 21 of 45
Case number (if know)

Debioi	I IVIATIA G L	.opez		Oasc i	idifibei (i		
		ors Servicing	Last 4 digits of account number	0001		_	\$4,000.00
	Nonpriority Cred 380 Intersta RE Bankrup Atlanta, GA	ite North Pkwy #300 otcy Dept	When was the debt incurred?	2016			
	Number Street	City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Check	call that a	pply	
	Debtor 1 on	ly	☐ Contingent				
	Debtor 2 onl	V	☐ Unliquidated				
	Debtor 1 and	•	☐ Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
		s claim is for a community	☐ Student loans				
	debt Is the claim su	bject to offset?	Obligations arising out of a separeport as priority claims	aration ag	reement o	or divorce that you did not	
	■ No		Debts to pension or profit-sharing	ng plans,	and other	similar debts	
	☐ Yes		Other. Specify Deficiency	on Aut	tomobi	e	
	Illinois Coll Nonpriority Cred	ection Service	Last 4 digits of account number	5808			\$776.00
		Nazareth Med Ctr	When was the debt incurred?	2015			
	Number Street	, IL 60477-9110 City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Check	call that a	pply	
	■ Debtor 1 onl		☐ Contingent				
	Debtor 2 onl	•	☐ Unliquidated				
	Debtor 1 and	•	☐ Disputed				
	_	of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
		s claim is for a community	☐ Student loans				
	debt	bject to offset?	Obligations arising out of a separeport as priority claims	aration ag	reement o	or divorce that you did not	
	■ No		Debts to pension or profit-sharing	ng plans,	and other	similar debts	
	☐ Yes		Other. Specify Medical				
Part 3:	List Others	s to Be Notified About a Debt	That You Already Listed				
is tryin have n notifie Part 4:	ng to collect fromore than one of different debts  Add the Ai	m you for a debt you owe to som reditor for any of the debts that y in Parts 1 or 2, do not fill out or mounts for Each Type of Uns	ecured Claim	n Parts 1 itional cr	or 2, thei editors h	n list the collection agency ere. If you do not have add	here. Similarly, if you litional persons to be
	he amounts of f unsecured cla		s. This information is for statistical r	eporting	purpose	s only. 28 U.S.C. §159. Add	the amounts for each
						Total Claim	
	6a. 'otal nims	Domestic support obligations		6a.	\$	0.00	
from Pa		Taxes and certain other debts	you owe the government	6b.	\$	0.00	
	6c.	· ·	jury while you were intoxicated	6c.	\$	0.00	
	6d.	Other. Add all other priority unse	cured claims. Write that amount here.	6d.	\$	0.00	
	6e.	Total Priority. Add lines 6a throu	gh 6d.	6e.	\$	0.00	
						Total Claim	
	6f. otal ims	Student loans		6f.	\$	0.00	
from Pa			paration agreement or divorce that	6~	æ	0.00	
	6h.	you did not report as priority of Debts to pension or profit-shar	aims ing plans, and other similar debts	6g. 6h.	\$ 	0.00	

Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Case 16-13039 Document

Page 22 of 45 Case number (if know) Debtor 1 Maria G Lopez

			 0.00
6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 26,171.00
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 26,171.00

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main

			III FAUE / 3 UI 43	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Maria G Lopez			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(ii kilowii)				

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	whom you have the	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.2	Ony		Clato	Zii Codo	
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.3	Oity		Clato	211 0000	
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			<u> </u>
	Number	Sileet			
	City		State	ZIP Code	<del>-</del>

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 24 of 45

		<u>DOGUITIE</u>	III Paue 74 t	11 43	
Fill in this	information to identify your	case:			
Debtor 1	Maria G Lopez				
Dahtano	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	ng) First Name	Middle Name	Last Name	<del></del>	
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)				☐ Check if amende	f this is an ed filing
Official	Form 106H				
	ule H: Your Cod	ebtors			12/15
1. Do y  No Yes 2. With Arizona No. Yes 3. In Coluin line	and case number (if known) you have any codebtors? (If your the last 8 years, have you a, California, Idaho, Louisiana, Go to line 3. Did your spouse, former spoutumn 1, list all of your codebt 2 again as a codebtor only i	Answer every question  you are filing a joint case, of  lived in a community pr Nevada, New Mexico, Pu  use, or legal equivalent live  ors. Do not include your f that person is a guaran	do not list either spouse  operty state or territor erto Rico, Texas, Wash with you at the time?  spouse as a codebtor tor or cosigner. Make	<b>y?</b> (Community property states and territori	es include e person shown edule D (Official
	olumn 2.	,, c. c			
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you Check all schedules that apply:	owe the debt
1	Name Number Street City	State	ZIP Code	☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐ Chedule G, line	
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
	•				

# Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 25 of 45

Fill	in this information to ident	ify your ca	se:				ļ				
Del	otor 1 Mari	a G Lope	ez								
	otor 2 ouse, if filing)					_					
Uni	ted States Bankruptcy Co	urt for the:	NORTHERN DISTRIC	T OF ILLINOIS							
	se number						☐ A su	amended upplemen	ıt showi	ng postpetition of	:hapter
0	fficial Form 106	<u> </u>					MM	/ DD/ YY	ΥY	-	
S	chedule I: You	r Inco	ome								12/15
spo atta	plying correct information use. If you are separated the contract of the contr	l and your nis form. (	spouse is not filing wi	th you, do not include	de infor	mati	on about y	our spou	ise. If n	nore space is ne	eeded,
1.	Fill in your employmen information.	it		Debtor 1			D	Debtor 2 o	or non-	filing spouse	
	If you have more than or attach a separate page v		Employment status	■ Employed				■ Employ	ed .		
	information about additional employers.			☐ Not employed				☐ Not em	ployed		
	Include part-time, season	nal or	Occupation	Machine Operator				.abor			
	self-employed work.	riai, Oi	Employer's name	Pactiv Reynolds	3		<u>s</u>	Superior Labor			
		Occupation may include student or homemaker, if it applies.  Employer's address Glendale Heights, IL 6013					39 Chicago, IL 60639				
			How long employed th	nere? 9yr							
Par	Give Details A	bout Mon	thly Income								
	mate monthly income as use unless you are separa		te you file this form. If y	you have nothing to re	eport for	any	line, write \$	0 in the s	pace. Ir	nclude your non-	filing
	u or your non-filing spouse e space, attach a separate			ombine the information	n for all e	emplo	oyers for tha	at person	on the	lines below. If yo	ou need
							For Debto	or 1		ebtor 2 or lling spouse	
2.	List monthly gross way deductions). If not paid				2.	\$	2,99	90.00	\$	2,383.33	
3.	Estimate and list mont	hly overti	те рау.		3.	+\$		0.00	+\$ _	0.00	

2,990.00

2,383.33

Calculate gross Income. Add line 2 + line 3.

# Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 26 of 45

Deb	tor 1	Maria G Lopez	=	C	Case	e number (if known)	_				
					For	r Debtor 1		For D	ebtor	2 or	
						i Debioi i				pouse	
	Cop	y line 4 here	4.		\$_	2,990.00	-	\$	2,	383.33	3
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	١.	\$	563.33		\$		520.00	)
	5b.	Mandatory contributions for retirement plans	5b	١.	\$	0.00	_	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	5c.		\$	182.00	-	\$		0.00	_
	5d.	Required repayments of retirement fund loans	5d	l.	\$	0.00		\$		0.00	<u> </u>
	5e.	Insurance	5e	٠.	\$	247.00		\$		0.00	)
	5f.	Domestic support obligations	5f.		\$_	0.00		\$		0.00	)
	5g.	Union dues	5g	١.	\$_	0.00	_	\$		0.00	<u>)</u>
	5h.	Other deductions. Specify:	5h	.+	\$_	0.00	+	\$		0.00	<u>)</u>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	992.33	-	\$		520.00	<u>)</u>
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	1,997.67	-	\$	1,	863.33	3_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.5		•			•			
	O.L.	monthly net income.	8a		\$_	0.00		\$		0.00	
	8b.	Interest and dividends	8b	٠.	\$_	0.00	-	\$		0.00	<u>)</u>
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	: <b>.</b>	\$	0.00		\$		0.00	)
	8d.	Unemployment compensation	8d	١.	\$	0.00		\$		0.00	)
	8e.	Social Security	8e	٠.	\$	0.00		\$		0.00	)
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.		\$_	0.00	_	\$		0.00	
	8g.	Pension or retirement income	8g		\$_	0.00	_	\$		0.00	_
	8h.	Other monthly income. Specify:	8h	1.+	\$_	0.00	- +	\$		0.00	<u>)                                    </u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	<b>5</b>	0.00		\$		0.0	00
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		1,997.67 + \$		1 96	3.33	= \$	3.861.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		1,337.07	_	1,00	13.33		3,001.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe				-		chedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines							12.	\$	3,861.00
									ι	Comb	ined ly income
13.	Do y	you expect an increase or decrease within the year after you file this form No.	?								
	_	Yes Explain:									

# Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 27 of 45

Fill II	n this informat	tion to identify yo	ur case:					
Debte	or 1	Maria G Lope	ez			Chec	k if this is:	
<b>.</b>	•					_	An amended filing	
Debte	or 2 use, if filing)					_	A supplement show 13 expenses as of	ving postpetition chapter
(Оро	uoo, ii iiiiiig)						To expended de en	are renewing date.
Unite	d States Bankri	uptcy Court for the:	NORTH	HERN DISTRICT OF ILLIN	OIS	Ī	MM / DD / YYYY	
Case	number							
(If kn	own)							
Of	ficial Fo	rm 106J						
		J: Your I	Exper	ises				12/15
				. If two married people ar	re filing together. bo	th are equa	ally responsible fo	
info	rmation. If m		eded, atta	ch another sheet to this				
Part	1: Descr	ibe Your House	hold					
1.	Is this a join	t case?						
	■ No. Go to	line 2.						
	☐ Yes. <b>Doe</b> :	s Debtor 2 live i	n a separ	ate household?				
	□ No	0						
	□ Ye	es. Debtor 2 mus	t file Offic	ial Form 106J-2, <i>Expenses</i>	s for Separate Housel	hold of Debt	or 2.	
2.	Do you have	dependents?	□ No					
	Do not list De	ebtor 1 and		Fill out this information for	Dependent's relation	onship to	Dependent's	Does dependent
	Debtor 2.		Yes.	each dependent	Debtor 1 or Debtor		age	live with you?
	Do not state	the						□ No
	dependents i				Son		2yr	■ Yes
								□ No
					Son		9mth	■ Yes
								□ No
								☐ Yes
								□ No
								☐ Yes
3.		enses include people other the	nan 🗖	No				
		d your depender		Yes				
Part		ate Your Ongoir						
expe				uptcy filing date unless y y is filed. If this is a supp				
Incli	ide expense	s naid for with r	non-cash	government assistance i	f vou know			
the v	value of such	n assistance and		cluded it on Schedule I:			V	
(Offi	icial Form 10	6I.)					Your expe	enses
4.		r home owners		nses for your residence. I or lot.	nclude first mortgage	4. \$		880.00
	If not includ	ed in line 4:						
	4a. Real e	state taxes				4a. \$		0.00
		rty, homeowner's	s, or renter	's insurance		4b. \$	-	0.00
		•		upkeep expenses		4c. \$		0.00
		owner's associat				4d. \$		0.00
5.	Additional n	nortgage payme	ents for ve	our residence, such as ho	me equity loans	5. \$		0.00

# Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 28 of 45

Debtor 1	Maria G Lopez	Case num	ber (if known)	
6. <b>Uti</b>	lities:			
6a.		6a.	\$	150.00
6b.	•	6b.	\$	0.00
6c.		6c.	\$	250.00
6d.		6d.	·	0.00
	od and housekeeping supplies	7.	·	850.00
	ildcare and children's education costs	8.	\$	80.00
_	othing, laundry, and dry cleaning	9.	\$	100.00
	rsonal care products and services	10.	\$	60.00
	dical and dental expenses	11.	· ·	125.00
	Insportation. Include gas, maintenance, bus or train fare.		<b>—</b>	120.00
	not include car payments.	12.	\$	290.00
	tertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	120.00
4. <b>Ch</b>	aritable contributions and religious donations	14.	\$	40.00
5. <b>Ins</b>	urance.			
Do	not include insurance deducted from your pay or included in lines 4 or 20.			
158	a. Life insurance	15a.	\$	0.00
15l	o. Health insurance	15b.	\$	0.00
150	c. Vehicle insurance	15c.	\$	175.00
150	d. Other insurance. Specify:	15d.	\$	0.00
. <b>Ta</b> :	<b>kes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.			
Sp	ecify:	16.	\$	0.00
	tallment or lease payments:			
	a. Car payments for Vehicle 1	17a.	·	465.00
	o. Car payments for Vehicle 2	17b.	\$	0.00
	c. Other. Specify: Auto repair & Upkeep	17c.		80.00
	d. Other. Specify:	17d.	\$	0.00
	ur payments of alimony, maintenance, and support that you did not report		Φ.	0.00
	ducted from your pay on line 5, Schedule I, Your Income (Official Form 106	I). <sup>18.</sup>	·	0.00
	ner payments you make to support others who do not live with you.		\$	0.00
	ecify:	19.		
	ner real property expenses not included in lines 4 or 5 of this form or on Sc a. Mortgages on other property	eneauie i: Yo 20a.		0.00
	Notigages on other property     Real estate taxes	20a. 20b.		0.00
			· ·	0.00
	c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	d. Maintenance, repair, and upkeep expenses  B. Homeowner's association or condominium dues	20d.		0.00
		20e.		0.00
	ner: Specify: Personal care items grooming and misc	21.	· -	30.00
Ne	wpapers, subscriptions and misc		+\$	25.00
. Ca	Iculate your monthly expenses			
	a. Add lines 4 through 21.		\$	3.720.00
	<ul> <li>Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2</li> </ul>	2	\$	
	c. Add line 22a and 22b. The result is your monthly expenses.	_	\$	2 720 00
220	Add the ZZa and ZZb. The result is your monthly expenses.		Φ	3,720.00
3. <b>C</b> a	culate your monthly net income.			
	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	3,861.00
	o. Copy your monthly expenses from line 22c above.	23b.	-\$	3,720.00
	• • •			
230	c. Subtract your monthly expenses from your monthly income.			
	The result is your monthly net income.	23c.	\$	141.00
24. <b>Do</b> For mo	The result is your <i>monthly net income</i> .  you expect an increase or decrease in your expenses within the year after example, do you expect to finish paying for your car loan within the year or do you expect y diffication to the terms of your mortgage?	you file this		
	No.			
	Yes Explain here:			

# Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 29 of 45

Fill in this infor	mation to identify your	case:			
Debtor 1	Maria G Lopez				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	T OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an
					amended filing
Declara	tion About a	an Individual	Debtor's So	chedules	12/15
f two married n	eonle are filing togethe	r, both are equally respo	onsible for supplying co	arrect information	
i two married p	copie are ming togethe	i, both are equally respe	onside for supplying oc	monitorii.	
obtaining mone		n connection with a ban			tement, concealing property, or 00, or imprisonment for up to 20
Sig	n Below				
Did you pa	ay or agree to pay some	eone who is NOT an atto	rney to help you fill out	bankruptcy forms?	
■ No					
☐ Yes.	Name of person				nkruptcy Petition Preparer's Notice,
				Declaratior	n, and Signature (Official Form 119)
	alty of perjury, I declare te true and correct.	that I have read the sun	nmary and schedules fil	ed with this declarati	
-	o il do dila collicon		iniary and sonedaics in		on and
X			X		on and

Date \_\_\_\_

Date April 17, 2016

# Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 30 of 45

		nation to identify you	r case:			
Deb	otor 1	Maria G Lopez First Name	Middle Name	Last Name		
	otor 2 use if, filing)	First Name	Middle Name	Last Name		
Unit	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Cas	se number				_	Check if this is an
Sta Be a infor	s complete a	of Financial and accurate as possiore space is needed,	attach a separate sheet to	are filing together, both are	ankruptcy equally responsible for sup additional pages, write yo	
		n). Answer every questetails About Your Ma	stion. arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	■ Married □ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. List	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>'</i> .	
	Debtor 1 Pri	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territor co, Texas, Washington and V	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Par	Explain	n the Sources of You	r Income			
4.	Fill in the tota	I amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$9,553.39	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document

Page 31 of 45
Case number (if known) Debtor 1 Maria G Lopez

				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	(before	s income re deductions and sions)	Sources o Check all the		Gross income (before deductions and exclusions)
	For last calendar year: (January 1 to December 31, 2015)		■ Wages, commissions, bonuses, tips \$27,456.00		☐ Wages, bonuses, ti	commissions, ps			
				☐ Operating a business			☐ Operatii	ng a business	
For (Jai	the calen nuary 1 to	dar year bef December 3	ore that: 31, 2014 )	■ Wages, commissions, bonuses, tips		\$31,896.00	☐ Wages, bonuses, ti	commissions, ps	
				☐ Operating a business			☐ Operation	ng a business	
5.	Include include and other winnings.  List each	come regard public benef If you are fili	less of whethe it payments; p ng a joint case ne gross incor	during this year or the two er that income is taxable. Exapensions; rental income; interest and you have income that you have income th	amples o rest; divid you recei	f other income are a dends; money collect ved together, list it	alimony; child cted from laws only once und	uits; royalties; ar er Debtor 1.	Security, unemployment nd gambling and lottery
				Debtor 1			Debtor 2		
				Sources of income Describe below.	each (before	s income from source re deductions and sions)	Sources o Describe b		Gross income (before deductions and exclusions)
Par	t 3: Lis	t Certain Pa	yments You l	Made Before You Filed for I	Bankrup	otcy			
6.	□ No.	Neither De individual puring the No. Yes  * Subject to Debtor 1 or	shor 1 nor Derimarily for a serimarily f	ach creditor to whom you paiditor. Do not include payment payments to an attorney for the on 4/01/19 and every 3 years both have primarily consure you filed for bankruptcy, displaying the consuments of the control of	umer del d purpos id you pa id a total hts for do his bankr is after th umer del id you pa id a total	ots. Consumer deb se."  y any creditor a total of \$6,425* or more mestic support obli- ruptcy case. at for cases filed or ots. y any creditor a total of \$600 or more an	in one or more gations, such a or after the data of \$600 or m	r more? e payments and as child support at ate of adjustmentore?	the total amount you and alimony. Also, do at.
	Creditor	's Name and	l Address	Dates of payme	ent	Total amount	Amount yo		payment for
						paid	still ov		

Del	otor 1	Case 16-13039 Maria G Lopez	Doc 1	Filed 04/18/16 Document	Page 32 of 45	.8/16 06:32:58 e number (if known)	B Desc Main
7.	Inside of whi	ich you are an officer, director iness you operate as a sole p	general par r, person in o	tners; relatives of any ge control, or owner of 20%	eneral partners; partners or more of their voting	erships of which you g securities; and any	are a general partner; corporations managing agent, including one for
	`	No Yes. List all payments to an ir	nsider.				
	Insid	der's Name and Address		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
8.	inside		•		yments or transfer a	iny property on acc	ount of a debt that benefited an
	`	No Yes. List all payments to an ir	nsider				
	Insid	Insider's Name and Address		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Par	t 4:	Identify Legal Actions, Rep	oossession	s, and Foreclosures			
9.	List al modif	n 1 year before you filed for Il such matters, including pers ications, and contract dispute No Yes. Fill in the details.	sonal injury o				
		e title e number		Nature of the case	Court or agency		Status of the case
10.		n 1 year before you filed for k all that apply and fill in the c			perty repossessed, f	oreclosed, garnish	ed, attached, seized, or levied?
		No. Go to line 11. Yes. Fill in the information bel	low.				
		Pt Name d Address		December the Decement		Dete	Value of the

	No. Go to line 11.
	Yes. Fill in the information below.
Cr	aditor Nama and Address

Describe the Property Value of the Creditor Name and Address Date property **Explain what happened** 

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

☐ Yes. Fill in the details.

**Creditor Name and Address** Describe the action the creditor took Date action was Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift and Address:

Official Form 107

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 33 of 45 Case number (if known)

14.	Within 2 years before you filed for bank  ■ No □ Yes. Fill in the details for each gift or			s with a total	value of more than	\$600 to any charity?					
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Co	total	Describe what you contributed	Dates you contributed	Value						
Par	t 6: List Certain Losses										
15.	Within 1 year before you filed for bankr or gambling?	uptcy o	r since you filed for bankruptcy, did yo	ou lose anyti	hing because of thef	t, fire, other disaster					
	■ No □ Yes. Fill in the details.										
	Describe the property you lost and how the loss occurred	Includ	ribe any insurance coverage for the lose the amount that insurance has paid. Lisence claims on line 33 of Schedule A/B: F	st pending	Date of your loss	Value of property lost					
Dar	t 7: List Certain Payments or Transfe	re		, ,							
16.	Within 1 year before you filed for bankr consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition  No Yes. Fill in the details.	prepari	ing a bankruptcy petition?			rty to anyone you					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any prope transferred	Date payment or transfer was made	Amount of payment						
	Law Office of Richard S. Bass LTD 2021 Midwest Road Suite #200 Oak Brook, IL 60523 rbass@corpoffices.com	Attorney Fees			\$700.00						
17.	Within 1 year before you filed for bankr promised to help you deal with your cre Do not include any payment or transfer that	editors o	or to make payments to your creditors		r transfer any prope	rty to anyone who					
	■ No □ Yes. Fill in the details.										
	Person Who Was Paid Address		Description and value of any prope transferred	rty	Date payment or transfer was made	Amount of payment					
18.	transferred in the ordinary course of you include both outright transfers and transfe	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.									
	No Yes. Fill in the details.										
	Person Who Received Transfer Address		Description and value of property transferred	payments	any property or received or debts	Date transfer was made					
	Person's relationship to you										

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Page 34 of 45 Case number (if known) Document

Debtor 1 Maria G Lopez

19.	Within 10 years before you filed for bankribeneficiary? (These are often called asset-p  ■ No  □ Yes. Fill in the details.		ny property to a	a self-settle	ed trust or similar devic	e of which you are a
	Name of trust	Description and	value of the pro	perty tran	sferred	Date Transfer was made
Par	8: List of Certain Financial Accounts, I	nstruments, Safe Deposi	it Boxes, and S	torage Uni	ts	
20.	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market houses, pension funds, cooperatives, ass	, or other financial accou	ınts; certificate:	s of depos	•	
	Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within cash, or other valuables?	1 year before you filed fo	r bankruptcy, a	ny safe de	posit box or other depo	ository for securities,
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage uni  ■ No	t or place other than you	r home within 1	l year befo	re you filed for bankrup	otcy?
	Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
Par	9: Identify Property You Hold or Control	ol for Someone Else				
23.	Do you hold or control any property that s for someone.	someone else owns? Incl	lude any prope	rty you bor	rowed from, are storing	g for, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	Value
Par	10: Give Details About Environmental Ir	nformation				
For	he purpose of Part 10, the following defini	itions apply:				
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or					

- regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Page 35 of 45 Case number (if known) Document

Debtor 1 Maria G Lopez

24.	Has any governmental unit notified you that you	u may be liable or potentially liable	under or in violation of an environme	ental law?			
	No						
	Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
25.	Have you notified any governmental unit of any	release of hazardous material?					
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice			
26.	Have you been a party in any judicial or adminis	strative proceeding under any envir	onmental law? Include settlements a	and orders.			
	■ No □ Yes. Fill in the details.						
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case			
Par	11: Give Details About Your Business or Con	nections to Any Business					
27.	Within 4 years before you filed for bankruptcy, o	did you own a business or have any	of the following connections to any	/ business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time						
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)						
	☐ A partner in a partnership						
	☐ An officer, director, or managing executive of a corporation						
	☐ An owner of at least 5% of the voting or equity securities of a corporation						
	No. None of the above applies. Go to Part 12.						
	Yes. Check all that apply above and fill in the	he details below for each business.					
	Business Name De Address	scribe the nature of the business	Employer Identification number Do not include Social Security				
	(Number, Street, City, State and ZIP Code)	me of accountant or bookkeeper	Dates business existed				
28.	Within 2 years before you filed for bankruptcy, of institutions, creditors, or other parties.	did you give a financial statement to	o anyone about your business? Inclu	ude all financial			
	■ No □ Yes. Fill in the details below.						
	Name Address (Number, Street, City, State and ZIP Code)	te Issued					
	· · · · · · · · · · · · · · · · · · ·						

Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 36 of 45 Case number (if known)

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

Maria G Lopez
Signature of Debtor 2

Signature of Debtor 2

Date
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filling for Bankruptcy (Official Form 107)?

No

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

☐ Yes

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

### Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Page 37 of 45 Document

Debtor 1	Maria G Lopez First Name	Middle Name	Last Name	
Dobtor 2	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
Case number if known)				☐ Check if this is an
,,				amended filing

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1:	List Your	Creditors	Who Have	Secured	Claims
---------	-----------	-----------	----------	---------	--------

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the

information below.		
Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Ally Financial Services	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of 2014 Chrysler Town & Country 15000 miles	Retain the property and enter into a Reaffirmation Agreement.	Yes
securing debt: Location: 2053 N. Laramie Ave Apt #1, Chicago IL 60639	☐ Retain the property and [explain]:	
Creditor's First Investors Servicing	Surrender the property.	■ No
name:	☐ Retain the property and redeem it.	
Description of 2012 Nissan Versa 50000 miles	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt: Location: 2053 N. Laramie Ave Apt #1, Chicago IL (Surrender to creditor)	☐ Retain the property and [explain]:	

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases

Will the lease be assumed?

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

# Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 38 of 45

Debtor 1 Maria G Lopez	Case number (if known)
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention property that is subject to an unexpired lease.	about any property of my estate that secures a debt and any personal
X	X
Maria G Lopez Signature of Debtor 1	Signature of Debtor 2
Signature of Deptor 1	
Date <b>April 17, 2016</b>	Date

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-13039 Doc 1 Filed 04/18/16 Entered 04/18/16 06:32:58 Desc Main Document Page 43 of 45

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Maria G Lopez		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COMPI	ENSATION OF ATTO	RNEY FOR DE	EBTOR(S)
С	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 201 compensation paid to me within one year before the file be rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	700.00
	Prior to the filing of this statement I have received			700.00
	Balance Due			0.00
2. 1	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. Т	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. I	■ I have not agreed to share the above-disclosed con	npensation with any other person	n unless they are mem	bers and associates of my law firm.
I	☐ I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n			
5. 1	In return for the above-disclosed fee, I have agreed to	render legal service for all aspec	cts of the bankruptcy of	ase, including:
b c	<ul> <li>a. Analysis of the debtor's financial situation, and ren</li> <li>b. Preparation and filing of any petition, schedules, st</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applicat 522(f)(2)(A) for avoidance of liens on h</li> </ul>	atement of affairs and plan whice itors and confirmation hearing, a reduce to market value; ex- ions as needed; preparatio	th may be required; and any adjourned hea cemption planning;	rings thereof; preparation and filing of
6. E	By agreement with the debtor(s), the above-disclosed in Representation of the debtors in any of any other adversary proceeding.	fee does not include the following lischargeability actions, jud	ng service: licial lien avoidanc	es, relief from stay actions or
		CERTIFICATION		
	I certify that the foregoing is a complete statement of a pankruptcy proceeding.	any agreement or arrangement for	or payment to me for r	epresentation of the debtor(s) in
	pril 17, 2016			
Do	ate	Richard S. Bass Signature of Attorn Law Office of Ri	ey chard S. Bass	
		2021 Miodwest I Suite #200	<b>K</b> a	
		Oak Brook, IL 60		
			ax: 630-953-8687	
		<u>rbass@corpoffic</u> Name of law firm	Jes.COIII	

## United States Bankruptcy Court Northern District of Illinois

In re	Maria G Lopez		Case No.	
	·	Debtor(s)	Chapter 7	
	VER	IFICATION OF CREDITOR M	1ATRIX	
		Number of	Creditors:	8
	The above-named Debtor(s) h (our) knowledge.	ereby verifies that the list of credi	tors is true and correct to th	ne best of my

Ally Financial Services Attn: Bankruptcy Dept PO BOX 380902 Bloomington, MN 55438-0902

Caine & Weiner 338 Harris Hill Rd #206 RE Cottingham & Butler Insurance Buffalo, NY 14221

CBCS Inc 800 Main St RE TQ Logistics Dubuque, IA 52001

Chase-Slate Card RE: Slate from Chase PO BOX 15123 Wilmington, DE 19850-5123

Chicago Health Medical Group 2960 Professional Drive RE Patient Accts Springfield, IL 62703-5910

First Investors Servicing 380 Interstate North Parkway #300 RE Bankruptcy Dept Atlanta, GA 30339

First Investors Servicing 380 Interstate North Pkwy #300 RE Bankruptcy Dept Atlanta, GA 30339

Illinois Collection Service RE: St Mary Nazareth Med Ctr PO BOX 1010 Tinley Park, IL 60477-9110